

Amendments to the Claims

1. (Currently Amended) A method of processing an electronic
2 payment from a payor to a payee at a third party, comprising:
at the third party, facilitating generation of a link to the third party for placement
4 in a data page served by the payee;
receiving at the third party a first connection from the payor, wherein a second
6 connection between the payor and the payee is terminated when said first connection is
received;
8 if an account for transferring value for the payor does not exist at the third party,
creating said account ~~creating an account for the payor with the third party for facilitating~~
10 ~~electronic payments, if said account does not exist; and~~
electronically transferring funds from the payor to the payee.

2. (Currently Amended) The method of claim 1, wherein said first
2 connection is initiated when the payor activates said link while accessing the data page
~~further comprising, prior to said receiving, facilitating the generation of computer~~
4 ~~readable instructions for replacing said second connection with said first connection.~~

3. (Currently Amended) The method of claim 1 2, wherein said
2 facilitating comprises:
receiving a connection at the third party from the payee;
4 receiving one or more details of a possible electronic transaction between the
payee and a payor that accesses the data page; and
6 generating said link, wherein said link is configured to initiate said first
connection and terminate said second connection when activated ~~computer-readable~~
8 ~~instructions.~~

4. (Currently Amended) The method of claim 1 2, wherein said
2 facilitating comprises:
providing the payee with required parameters for said link ~~computer-readable~~

4 ~~instructions;~~

wherein said link is computer-readable instructions are configured for use on a
6 payee computer system during said second connection to initiate said first connection and
terminate said second connection.

5. (Original) The method of claim 1, further comprising receiving, with
2 said first connection, details of an electronic transaction between the payor and the payee.

6. (Original) The method of claim 5, wherein said details include a
2 network address to forward the payor to after said funds are electronically transferred.

7. (Original) The method of claim 5, wherein said details include a
2 network address to forward the payor to if the payor cancels said electronic transfer of
funds.

8. (Original) The method of claim 5, wherein said details include an
2 identifier of a payee account with the third party.

9. (Original) The method of claim 1, further comprising redirecting the
2 payor to a network address identified by the payee.

10. (Original) The method of claim 1, wherein said creating comprises:
2 receiving a unique identifier of the payor; and
receiving payment mechanism information from the payor.

11. (Original) The method of claim 10, wherein said unique identifier is
2 an electronic mail address.

12. (Original) The method of claim 10, wherein said unique identifier is a
2 telephone number.

13. (Original) The method of claim 10, wherein said payment mechanism
2 is a credit card.

14. (Original) The method of claim 10, wherein said payment mechanism
2 is a debit card.

15. (Original) The method of claim 10, wherein said payment mechanism
2 is a bank account.

16. (Original) The method of claim 1, further comprising maintaining a
2 shopping cart at the third party for the payor.

17. (Original) The method of claim 16, wherein said shopping cart is
2 configured to track the payor's transactions with multiple payees.

18. (Original) The method of claim 1, wherein said account is identified
2 by an electronic mail address.

19. (Currently Amended) A computer readable storage medium
2 storing instructions that, when executed by a computer, cause the computer to perform a
method of processing an electronic payment from a payor to a payee at a third party, the
4 method comprising:

6 at the third party, facilitating generation of a link to the third party for placement
in a data page served by the payee;

8 receiving at the third party a first connection from the payor, wherein a second
connection between the payor and the payee is terminated when said first connection is
received;

10 if an account for transferring value for the payor does not exist at the third party,
creating said account ~~creating an account for the payor with the third party for facilitating~~
12 ~~electronic payments, if said account does not exist; and~~

electronically transferring funds from the payor to the payee.

20. (Currently Amended) A computer-implemented method of
2 processing a payment from a buyer for a seller at a third-party payment processor,
comprising:
4 receiving a connection from a buyer at a payment processor, wherein said
connection replaces a previous connection between the buyer and a seller during which
6 the buyer and the seller arranged an electronic transaction;
receiving one or more criteria of the electronic transaction, including a first value
8 to be paid by the buyer;
registering the buyer with the payment processor if the buyer is not already
10 registered, wherein said registering comprises assigning the buyer a first account with the
payment processor for exchanging value;
12 receiving from the buyer a request to perform a value exchange transaction
involving the seller, wherein the request comprises:
14 a pre-existing identifier of the seller, wherein the pre-existing identifier
enables communication with the seller independent of the payment processor; and
16 the first value, to be exchanged between the buyer and the seller;
wherein the buyer requests the value exchange transaction without
18 informing the seller;
generating a notification of said value exchange transaction;
20 electronically sending said notification to the seller; and
prior to said electronically sending, debiting said value from said first account
22 associated with the buyer, and crediting said value to a second account associated with
the seller; and
24 ~~verifying with the buyer a source of said first value;~~
~~initiating receipt of said first value from the buyer;~~
26 ~~initiating payment of a second value to the seller; and~~
reconnecting the buyer to the seller if said one or more criteria include a
28 destination for said reconnection.

21. (Currently Amended) The method of claim 20, further comprising,

2 prior to said receiving a connection:
generating a link to the payment processor, wherein the link is configured to
4 redirect the buyer from a seller site to the payment processor; and
providing said link to the seller for inclusion in a data page accessed by potential
6 buyers at the seller site.

~~prior to said receiving a connection, generating a set of computer readable~~
8 ~~instructions enabling said replacement of the connection between the buyer and the seller;~~
~~wherein said computer readable instructions are configured for use on a buyer~~
10 ~~computer system during said connection between the buyer and the seller.~~

22. (Cancelled)

23. (Currently Amended) The method of claim 20 22, wherein said
2 first account is identified by an electronic mail address of the buyer.

24. (Currently Amended) The method of claim 20 22, wherein said
2 source of said first value is saidfirst account.

25. (Currently Amended) The method of claim 20 22, wherein said
2 source of said first value is a credit card of the buyer.

26. (Currently Amended) The method of claim 20 22, wherein said
2 source of said first value is a bank account of the buyer.

27. (Original) The method of claim 20, further comprising transmitting a
2 receipt to the buyer.

28. (Currently Amended) A computer readable storage medium
2 storing instructions that, when executed by a computer, cause the computer to perform a
computer-implemented method of processing a payment from a buyer for a seller at a
4 third-party payment processor, the method comprising:

receiving a connection from a buyer at a payment processor, wherein said
6 connection replaces a previous connection between the buyer and a seller during which
the buyer and the seller arranged an electronic transaction;
8 receiving one or more criteria of the electronic transaction, including a first value
to be paid by the buyer;
10 registering the buyer with the payment processor if the buyer is not already
registered, wherein said registering comprises assigning the buyer a first account with the
12 payment processor;
receiving from the buyer a request to perform a value exchange transaction
14 involving the seller, wherein the request comprises:
a pre-existing identifier of the seller, wherein the pre-existing identifier
16 enables communication with the seller independent of the payment processor; and
the first value, to be exchanged between the buyer and the seller;
18 wherein the buyer requests the value exchange transaction without
informing the seller;
20 generating a notification of said value exchange transaction;
electronically sending said notification to the seller; and
22 prior to said electronically sending, debiting said value from said first account
associated with the buyer, and crediting said value to a second account associated with
24 the seller; and
~~verifying with the buyer a source of said first value;~~
26 ~~initiating receipt of said first value from the buyer;~~
~~initiating payment of a second value to the seller; and~~
28 reconnecting the buyer to the seller if said one or more criteria include a
destination for said reconnection.

29. (Currently Amended) A payment processor for processing a
2 payment from a payor to a payee, comprising:
(a) a registration module configured to register a payor with the payment
4 processor if the payor is not registered, wherein said registering comprises assigning the
payor a first account for electronically exchanging value;

6 (b) a communication interface configured to receive a connection from a
payor and details of a value exchange ~~an electronic~~ transaction between the payor and a
8 ~~payee~~ payee, wherein said details include:

(i) a pre-existing identifier of the payee, wherein the pre-existing
10 identifier enables communication with the payee independent of the payment
processor; and

(ii) a value to be exchanged between the payor and the payee;
wherein the payor sends the value exchange transaction to the payment
14 processor without informing the payee of the value exchange transaction;

(c) notification means for:

(i) generating a notification of said value exchange transaction; and
16
(ii) electronically sending said notification to the payee; and

18 ~~a payor interface configured to verify one or more of said details with the payor;~~
~~a registration module configured to create an account for the payor for~~
20 ~~electronically transferring value; and~~

(d) a payment module configured to: ~~to initiate a first payment from the payor~~
22 ~~and a second payment to the payee;~~

(i) debit said value from said first account; and

24 (ii) credit said value to a second account associated with the payee;

wherein said communication interface is further configured to connect the payor
26 to the payee after the value exchange transaction is initiated.

30. (Original) The payment processor of claim 29, further comprising a
2 payee interface configured to facilitate generation of computer readable instructions for
redirecting the payor from the payee to the payment processor.

31. (Original) The payment processor of claim 29, further comprising a
2 database configured to store a shopping cart for the payor.